(ii) Cadet had to be excellent swimmers;

(iii) Cadet should not have had any medical history of ailment during the last six months;

(iv) Cadets should not have participated in the earlier Expedition of December 1990.

The expedition was undertaken on the stretch of the Beas River from Kulu to Mandi covering & distance of nearly 80 KM. The training of the Team was carried out on Parvati River, which is a Tributary of the Beas River.

4. An expenditure of about Rs. 47,000/- was incurred on this expedition.

5. The expedition contributed towards the development of team spirit, leadership qualities, spirit of adventure and physical toughness in the participants.

6. The National Defence Academy has planned another River Rafting Expedition for the second half of 1992 with another group of 18 Cadets on the River Chanab or the Indus River.

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Loans to Farmers in Bihar

6031. SHRI LALIT ORAON: Will the Minister of FINANCE be pleased to state:

(a) the details of the schemes under which loans are being given to the farmers in Bihar;

(b) whether there is any proposal to simplify the procedure and liberalise these scheme particularly for sanctioning loans to small and marginal farmers; and

(c) if so, the steps taken in this regard?

THE MINISTER OF STATE OF THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (c). The farmers all over the country, including Bihar, are provided loans by public sector banks, for the agricultural and allied activities undertaken by them on their own or through any schemes framed by Government in this regard. The financing of such activities by the credit institutions is a part of their normal lending operations on a continued basis.

A number of steps have been taken with a view to increasing flow of credit to farmers, particularly small and marginal farmers. Reserve Bank of India has also issued detailed guidelines to commercial banks for simplifying and liberalising lending procedures. The important ones are:

1. The interest on crop loans upto Rs. 7,500/- is kept low at 10% p.a.

2. The interest rate for any investment credit availed of by small and marginal farmers upto Rs.7500/- is 10% p.a. only.

3. In the case of crop loans availed of by small and marginal farmers the interest debited is not to exceed the principal amount.

4. No third party guarantee or collateral security is to be insisted upon for loans upto Rs.10,000/.

5. There should be no compounding of interest on current dues in agriculture sector.

6. Delegation of appropriate sanctioning powers to the rural Branch Managers so that majority of loan applications are sanctioned at branch level itself.